

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

|  |   |                                 |
|--|---|---------------------------------|
| <b>Lisa L. Swigart</b><br><i>Debtor(s)</i>               | : | Case No. 16-23800-GLT           |
| <b>RONDA J. WINNECOUR, Trustee,</b><br><i>Movant(s),</i> | : |                                 |
| <br>v.<br><b>No Respondents</b><br><i>Respondent(s).</i> | : | Related to Document No. 64      |
|  | : | Hearing Date: 2/9/22 at 11:00 A |
|  | : |                                 |
|  | : |                                 |
|  | : |                                 |
|  | : |                                 |
|  | : |                                 |

**ORDER SCHEDULING DATE  
FOR RESPONSE AND HEARING ON MOTION**

**AND NOW**, this *23rd of November, 2021*, a *Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements* (the "Motion") having been filed at Doc. No. 64 by the Chapter 13 Trustee,

It is hereby ***ORDERED, ADJUDGED and DECREED*** that:

(1) ***On or before January 7, 2022***, any ***Response***, including a consent to the Motion, shall be filed with the Clerk's Office at U.S. Bankruptcy Court, (5414 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219) and served on counsel for the Moving Party.

(2) This Motion is scheduled for hearing on **February 9, 2022 at 11:00 AM** in Courtroom A, 54th Floor, U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219, at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion. In accordance with Judge Taddonio's procedures, parties may appear for non-evidentiary matters remotely by utilizing the Zoom video conference platform. Parties seeking to appear remotely must register for the hearing by submitting a registration form via the link published on Judge Taddonio's website (which can be found at:

<http://www.pawb.uscourts.gov/judge-taddonios-video-conference-hearing-information>) by no later than 4 p.m. on the business day prior to the scheduled hearing. All parties participating remotely shall comply with Judge Taddio's General Procedures (which can be found at: <http://www.pawb.uscourts.gov/sites/default/files/pdfs/glt-proc.pdf>).

**Parties who fail to timely register for remote participation will be expected to attend the hearing in person.**

(3) If, after proper service, a Respondent fails to timely file a *Response*, the Court **may** determine that no hearing is required and accordingly enter the order by default. ***To determine if a default order has been entered, the Moving Party is directed to the calendar for Judge Gregory L. Taddonio posted on the Court's website at www.pawb.uscourts.gov one day prior to the hearing.*** In the event a default order has been signed, the Moving Party shall **IMMEDIATELY** advise all affected parties. If a default order has not been entered, the parties are **required** to appear at the hearing.

(4) Once the Motion is approved, if either the Debtor's *Certificate of Discharge Eligibility* or *Certificate of Financial Management* is not timely filed, *the case is SUBJECT TO CLOSURE WITHOUT A DISCHARGE without further notice or hearing.*

  
\_\_\_\_\_  
Gregory L. Taddonio, Judge  
United States Bankruptcy Court



In re:  
Lisa L. Swigart  
Debtor

Case No. 16-23800-GLT  
Chapter 13

District/off: 0315-2  
Date Rcvd: Nov 23, 2021

User: jhel  
Form ID: 604

Page 1 of 3  
Total Noticed: 25

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 25, 2021:**

| Recip ID | Recipient Name and Address  |
|----------|---|
| db       | + Lisa L. Swigart, 1401 Harvard Avenue, Natrona Heights, PA 15065-1426  |
| cr       | + Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828   |
| 14303487 | + American Education Services, P.O. Box 2461, Harrisburg, PA 17105-2461   |
| 14711927 | + ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408   |
| 14303490 | ++ FIRST NATIONAL BANK OF PENNSYLVANIA, ATTN JOSIE MOCKER, 4140 EAST STATE STREET, HERMITAGE PA 16148-3401 address filed with court; First National Bank, 4140 East State Street, Hermitage, PA 16148 |
| 14303492 | + Lenders Club, P.O. Box 39000, San Francisco, CA 94139-0001  |
| 14303493 | + Merrick Bank, P.O. Box 24410, Omaha, NE 68124-0410  |
| 14323134 | + PHEAA, PO Box 8147, Harrisburg, PA 17105-8147   |
| 14303494 | PNC Mortgage, P.O. Box 6534, Carol Stream, IL 60197-6534  |

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                           | Date/Time            | Recipient Name and Address  |
|----------|--|----------------------|---|
| 14303487 | + Email/Text: bncnotifications@pheaa.org             | Nov 23 2021 23:26:00 | American Education Services, P.O. Box 2461, Harrisburg, PA 17105-2461   |
| 14303488 | Email/PDF: AIS.cocard.ebn@aisinfo.com                | Nov 23 2021 23:28:42 | Capital One Bank, P.O. Box 71083, Charlotte, NC 28272-1083  |
| 14303489 | Email/Text: mrdiscen@discover.com                    | Nov 23 2021 23:25:00 | Discover Card, P.O. Box 30943, Salt Lake City, UT 84130   |
| 14310525 | Email/Text: mrdiscen@discover.com                    | Nov 23 2021 23:25:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  |
| 14303490 | Email/Text: ElectronicBankruptcyNotices@fnb-corp.com | Nov 23 2021 23:25:00 | First National Bank, 4140 East State Street, Hermitage, PA 16148  |
| 14303491 | + Email/PDF: gecsed@recoverycorp.com                 | Nov 23 2021 23:29:02 | JC Penney, P.O. Box 960090, Orlando, FL 32896-0090  |
| 14357515 | Email/PDF: resurgentbknotifications@resurgent.com    | Nov 23 2021 23:28:46 | LVNV Funding, LLC its successors and assigns as, assignee of Kish Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14745431 | Email/PDF: resurgentbknotifications@resurgent.com    | Nov 23 2021 23:29:08 | LVNV Funding, LLC its successors and assigns as, PO Box 10587, Greenville, SC 29603-0587  |
| 14331890 | Email/PDF: MerrickBKNotifications@Resurgent.com      | Nov 23 2021 23:28:50 | MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368   |
| 14358014 | + Email/Text: bankruptcypdt@mcmcg.com                | Nov 23 2021 23:26:00 | MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011   |
| 14381571 | Email/Text: peritus@ebn.phinsolutions.com            | Nov 23 2021 23:26:00 | PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, Irving, Tx 75014-1419  |
| 14367526 | Email/Text: Bankruptcy.Notices@pnc.com               | Nov 23 2021 23:25:00 | PNC Bank, N.A., 3232 Newmark Drive,   |

District/off: 0315-2

User: jhel

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|          |  |                      |   |
|----------|--|----------------------|---|
| 14374240 | Email/PDF: PRA_BK2_CASE_UPDATE@portfolioconversion.com | Nov 23 2021 23:28:43 | Miamisburg, OH 45342  |
| 14307579 | + Email/PDF: rmscidi@recoverycorp.com                  | Nov 23 2021 23:28:45 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541         |
| 14303495 | Email/PDF: gecscidi@recoverycorp.com                   | Nov 23 2021 23:28:49 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021   |
| 14303496 | + Email/PDF: gecscidi@recoverycorp.com                 | Nov 23 2021 23:28:49 | Sam's Club, c/o Synchrony Bank, P.O. Box 965046, Orlando, FL 32896-5046 |
| 14303497 | Email/PDF: Citi.BNC.Correspondence@citi.com            | Nov 23 2021 23:28:47 | Sam's Club Mastercard, P.O. Box 960013, Orlando, FL 32896-0013          |
| 14303498 | Email/PDF: Citi.BNC.Correspondence@citi.com            | Nov 23 2021 23:42:14 | Sears, P.O. Box 6283, Sioux Falls, SD 57117-6283                        |
|          |  |                      | Sears Mastercard, P.O. Box 6282, Sioux Falls, SD 57117-6282             |

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address   |
|----------|---------------|--|
| cr       |               | PNC Bank, National Association   |
| cr       | *             | ECMC, P.O. Box 16408, St. Paul, MN 55116-0408                            |
| cr       | *             | PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, IRVING, TX 75014-1419 |
| cr       | *+            | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021    |
| 14711928 | *+            | ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408                              |

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 25, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 23, 2021 at the address(es) listed below:

| Name                                | Email Address   |
|-------------------------------------|---|
| Elizabeth Lamont Wassall            | on behalf of Creditor PNC Bank National Association pabk@logs.com, ewassall@logs.com  |
| Kenneth Steidl                      | on behalf of Debtor Lisa L. Swigart julie.steidl@steidl-steinberg.com<br>ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com |
| Maria Miksich                       | on behalf of Creditor PNC Bank National Association mmiksich@kmllawgroup.com  |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov   |

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Ronda J. Winnecour

cmeclf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples TWP LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 6